REMARKS/ARGUMENTS

Claims 1-11 are pending herein. Claims 1 and 7 have been amended as supported by the specification at pages 11-12, for example. Applicants respectfully submit that no new matter has been added.

Claims 1-11 were rejected under §103 (a) over Maggio in view of Gardenswartz. To the extent that this rejection may be applied against the amended independent claims, it is respectfully traversed.

Claim 1 has been amended to recite,

wherein, for each applicant, a transmitting destination file is created for every combination of attributes, an e-mail address for said applicant is registered in said transmitting destination file, and said first content data creating module delivers said content data by e-mail to said e-mail address.

Similarly, claim 7 has been amended to recite,

wherein said step of transmitting said content data comprises:
creating a transmitting destination file for every combination of said applicant attributes in said applicant information;
registering said applicant's e-mail address in said transmitting destination file; and
delivering said content data by e-mail to said applicant's e-mail address.

Amended claims 1 and 7 are distinguishable from the cited references because the references, alone or in combination, fail to disclose a system and method in which targeted advertisements are created for every combination of attributes in the applicant information and then e-mailed to the applicant.

The Maggio reference discloses using multi-media interactive advertisements, called Consumer Rewarded Advertising Vehicle Immersive Ad Bundles, or CRAV ads, to heighten the attention level of the user, thereby increasing the likelihood of the user remembering the ad. (Col. 4, lines 33-67). As disclosed by the Maggio reference, CRAV ads include at least an advertising vignette and verification query. (Col. 5, lines 8-11). Additionally, the CRAV ads may include a broadcast alert containing an urgency signal and a memorization request to inform users that the

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following vignette should be memorized to win a prize. (Col. 5, lines 30-45). The broadcast of the vignette is followed by the verification query, which may include one or more immersion verification questions, as well as registration, reward and product information. (Col. 5, line 52-Col. 6, line 9). While the Maggio reference discusses targeted advertising in general terms in the background section, (Col. 2, lines 6-17), the system and method disclosed by Maggio collects user demographic or other data to qualify for the reward but does not teach or suggest a system and method in which targeted advertisements are created for every combination of applicant attributes in an applicant's information and then e-mailed to the applicant.

The Gardenswartz reference discloses a system including retail stores, a purchase history database, one or more user computers, a registration server, an analytic unit, an advertiser's server and a wide area network. (Col. 5, lines 36-42). As disclosed by the Gardenswartz reference, the stores record purchase data for user's presenting their CID (a unique consumer identification tag) at checkout. (Col. 5, lines 62-64). A user receives a CID when the user completes the registration process, which also places a cookie on the Web browser of the user's computer. The CID is used to associate the user with the purchase history data for the user in a master record. The cookie is used to associate activity on the Web browser to the user's CID and master record. (Col. 8, lines 46-56). The cookie, CID, registration data are stored in a purchase history database. While Gardenswartz discloses collecting user attributes and demographic data as part of the applicant information, with respect to targeted advertisements, Gardenswartz discloses that,

> Targeted advertisements are selected based upon the purchase behavior
> classification assigned in step 504. (Col. 10, lines 24-27), and
> The present invention overcomes many of the drawbacks of
> conventional online advertising by delivering targeted advertisements
> that are based on what consumers are known to have purchased offline,
> i.e., their observed offline purchase histories (Col. 14, lines 13-17).

The purchase behavior classification is primarily based upon the user's purchase history, not the attributes from the applicant information disclosed by the applicant during the registration process. Thus, the system and method disclosed by

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Gardenswartz creates targeted advertisements that are based on purchase history or purchase behavior classification and does not teach or suggest a system and method in which targeted advertisements are created for every combination of applicant attributes in an applicant's information and then e-mailed to the applicant, as claimed in amended claims 1 and 7.
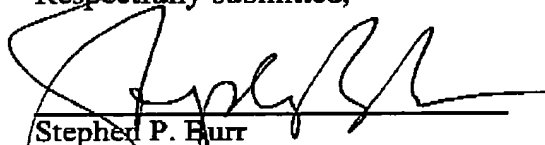
Based on the above, Applicants respectfully request that the above rejection of independent claims 1 and 7 and dependent claims 2-6 and 8-11 be reconsidered and withdrawn.

If the Examiner believes that contact with Applicant's attorney would be advantageous toward the disposition of this case, the Examiner is herein requested to call Applicant's attorney at the phone number noted below.

The Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment to Deposit Account No. 50-1446.

Respectfully submitted,

June 6, 2006
_____
Date

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